

Benefit Options 2016

IN HOSPITAL COVER	PRIVATE CHOICE	PRIVATE	PRIVATE PLUS	PRIVATE COMPREHENSIVE
General practitioners and medical specialists <i>(including maternity benefits)</i>	✦ Cost up to 100% of Medical Aid Rate	✦ Cost up to 200% of Medical Aid Rate	✦ Cost up to 200% of Medical Aid Rate	✦ Cost up to 200% of Medical Aid Rate
Ward fees	✦ Cost up to 100% of Medical Aid Rate	✦ Cost up to 100% of Medical Aid Rate	✦ Cost up to 100% of Medical Aid Rate	✦ Cost up to 100% of Medical Aid Rate
Psychiatric treatment	✦ Cost up to 100% of Medical Aid Rate ✦ 3 days per beneficiary p.a. in hospital & 18 days per beneficiary p.a. in a health establishment registered in terms of section 5 of the Mental Healthcare Act, 2002 ✦ Limited to R36 000 per beneficiary p.a.	✦ Cost up to 200% of Medical Aid Rate ✦ 3 days per beneficiary p.a. in hospital & 18 days per beneficiary p.a. in a health establishment registered in terms of section 5 of the Mental Healthcare Act, 2002 ✦ Limited to R36 000 per beneficiary p.a.	✦ Cost up to 200% of Medical Aid Rate ✦ 3 days per beneficiary p.a. in hospital & 18 days per beneficiary p.a. in a health establishment registered in terms of section 5 of the Mental Healthcare Act, 2002 ✦ Limited to R36 000 per beneficiary p.a.	✦ Cost up to 200% of Medical Aid Rate ✦ 3 days per beneficiary p.a. in hospital & 18 days per beneficiary p.a. in a health establishment registered in terms of section 5 of the Mental Healthcare Act, 2002 ✦ Limited to R36 000 per beneficiary p.a.
Internal medical / surgical appliances	✦ 50% of cost up to R20 000 per member family p.a.	✦ 100% of cost up to R30 000 per member family p.a.	✦ 100% of cost up to R30 000 per member family p.a.	✦ 100% of cost up to R30 000 per member family p.a.
External medical / surgical appliances	✦ 75% of cost up to R16 500 per member family p.a. when used for the treatment of fractures ✦ Subject to approval	✦ 75% of cost up to R16 500 per member family p.a. when used for the treatment of fractures ✦ Subject to approval	✦ 75% of cost up to R16 500 per member family p.a. when used for the treatment of fractures ✦ Subject to approval	✦ 75% of cost up to R16 500 per member family p.a. when used for the treatment of fractures ✦ Subject to approval
Pathology services	✦ Cost up to 100% of Medical Aid Rate	✦ Cost up to 100% of Medical Aid Rate	✦ Cost up to 100% of Medical Aid Rate	✦ Cost up to 100% of Medical Aid Rate
X-rays (plain radiography)	✦ 100% of the lower of cost or Medical Aid Rate	✦ 100% of the lower of cost or Medical Aid Rate	✦ 100% of the lower of cost or Medical Aid Rate	✦ 100% of the lower of cost or Medical Aid Rate
MRI & CT scans	✦ 100% of the lower of cost or Medical Aid Rate ✦ Subject to authorisation ✦ Member has a co-payment of R2 750 per scan ✦ Up to two (2) scans per member family p.a., further limited to R6 250 per scan ✦ Dento-alveolar procedures and conservative treatment of back / neck conditions excluded	✦ 100% of the lower of cost or Medical Aid Rate ✦ Subject to authorisation ✦ Scans related to conservative treatment of back / neck conditions covered up to 50% of the lower of cost or Medical Aid Rate, further limited to R6 000 per beneficiary p.a.	✦ 100% of the lower of cost or Medical Aid Rate ✦ Subject to authorisation ✦ Scans related to conservative treatment of back / neck conditions covered up to 50% of the lower of cost or Medical Aid Rate, further limited to R6 000 per beneficiary p.a.	✦ 100% of the lower of cost or Medical Aid Rate ✦ Subject to authorisation ✦ Scans related to conservative treatment of back / neck conditions covered up to 50% of the lower of cost or Medical Aid Rate, further limited to R6 000 per beneficiary p.a.
Physiotherapy <i>(must be directly related to reason for admission)</i>	✦ Cost up to 100% of Medical Aid Rate	✦ Cost up to 100% of Medical Aid Rate	✦ Cost up to 100% of Medical Aid Rate	✦ Cost up to 100% of Medical Aid Rate
Maxillo-facial surgery	✦ Cost up to 100% of Medical Aid Rate ✦ Required as a result of major trauma or accident <i>(excluding tooth implants, conservative dental treatment, fillings, root treatment, dentures, orthodontics, perio-dontal services, X-rays, tooth extractions and related costs)</i> ✦ Subject to authorisation	✦ Cost up to 200% of Medical Aid Rate ✦ Required as a result of major trauma or accident <i>(excluding tooth implants, conservative dental treatment, fillings, root treatment, dentures, orthodontics, perio-dontal services, X-rays, tooth extractions and related costs)</i> ✦ Subject to authorisation	✦ Cost up to 200% of Medical Aid Rate ✦ Required as a result of major trauma or accident <i>(excluding tooth implants, conservative dental treatment, fillings, root treatment, dentures, orthodontics, perio-dontal services, X-rays, tooth extractions and related costs)</i> ✦ Subject to authorisation	✦ Cost up to 200% of Medical Aid Rate ✦ Required as a result of major trauma or accident <i>(excluding tooth implants, conservative dental treatment, fillings, root treatment, dentures, orthodontics, perio-dontal services, X-rays, tooth extractions and related costs)</i> ✦ Subject to authorisation
Dental <i>(part of "Basic dentistry" benefit)</i>	✦ Cost up to 100% of Medical Aid Rate for the surgical removal of impacted wisdom teeth, limited to the lower of cost or R9 000 per case ✦ Cost up to 100% of Medical Aid Rate for child beneficiaries, prior to attaining the age of 9 years, for extractions and fillings <i>(once only, lifetime limit)</i> , limited to the lower of cost or R9 000 per case ✦ Subject to Genesis protocols and approval ✦ Limited to 1 hospital admission per beneficiary p.a.	✦ Cost up to 100% of Medical Aid Rate for the surgical removal of impacted wisdom teeth, limited to the lower of cost or R9 000 per case ✦ Cost up to 100% of Medical Aid Rate for child beneficiaries, prior to attaining the age of 9 years, for extractions and fillings <i>(once only, lifetime limit)</i> , limited to the lower of cost or R9 000 per case ✦ Subject to Genesis protocols and approval ✦ Limited to 1 hospital admission per beneficiary p.a.	✦ Cost up to 100% of Medical Aid Rate for the surgical removal of impacted wisdom teeth, limited to the lower of cost or R9 000 per case ✦ Cost up to 100% of Medical Aid Rate for child beneficiaries, prior to attaining the age of 9 years, for extractions and fillings <i>(once only, lifetime limit)</i> , limited to the lower of cost or R9 000 per case ✦ Subject to Genesis protocols and approval ✦ Limited to 1 hospital admission per beneficiary p.a.	✦ Cost up to 100% of Medical Aid Rate for the surgical removal of impacted wisdom teeth, limited to the lower of cost or R9 000 per case ✦ Cost up to 100% of Medical Aid Rate for child beneficiaries, prior to attaining the age of 9 years, for extractions and fillings <i>(once only, lifetime limit)</i> , limited to the lower of cost or R9 000 per case ✦ Subject to Genesis protocols and approval ✦ Limited to 1 hospital admission per beneficiary p.a.

IN-HOSPITAL COVER		PRIVATE CHOICE	PRIVATE	PRIVATE PLUS	PRIVATE COMPREHENSIVE
Blood transfusion	✚ Cost up to 100% of Medical Aid Rate for material, apparatus and operator's fees	✚ Cost up to 100% of Medical Aid Rate for material, apparatus and operator's fees	✚ Cost up to 100% of Medical Aid Rate for material, apparatus and operator's fees	✚ Cost up to 100% of Medical Aid Rate for material, apparatus and operator's fees	✚ Cost up to 100% of Medical Aid Rate for material, apparatus and operator's fees
Haemodialysis	✚ No benefit	✚ 100% of cost up to R300 000 per member family p.a. at Medical Aid Rate	✚ 100% of cost up to R300 000 per member family p.a. at Medical Aid Rate	✚ 100% of cost up to R300 000 per member family p.a. at Medical Aid Rate	✚ 100% of cost up to R300 000 per member family p.a. at Medical Aid Rate
Medicines used in hospital	✚ 100% of legislated cost	✚ 100% of legislated cost	✚ 100% of legislated cost	✚ 100% of legislated cost	✚ 100% of legislated cost
Surgical procedures in doctors' rooms	✚ Cost up to 100% of Medical Aid Rate for qualifying surgical procedures that would otherwise necessitate admission to a hospital	✚ Cost up to 200% of Medical Aid Rate for qualifying surgical procedures that would otherwise necessitate admission to a hospital	✚ Cost up to 200% of Medical Aid Rate for qualifying surgical procedures that would otherwise necessitate admission to a hospital	✚ Cost up to 200% of Medical Aid Rate for qualifying surgical procedures that would otherwise necessitate admission to a hospital	✚ Cost up to 200% of Medical Aid Rate for qualifying surgical procedures that would otherwise necessitate admission to a hospital
Breast reduction and augmentations	✚ No benefit	✚ No benefit	✚ No benefit	✚ 100% of cost subject to available savings balance	✚ 100% of cost subject to available savings balance
Cosmetic surgery, including treatment for obesity and elective procedures	✚ No benefit	✚ No benefit	✚ No benefit	✚ 100% of cost subject to available savings balance	✚ 100% of cost subject to available savings balance
Treatment relating to impotence	✚ No benefit	✚ No benefit	✚ No benefit	✚ 100% of cost subject to available savings balance	✚ 100% of cost subject to available savings balance
Statutory Prescribed Minimum Benefits (PMBs)	✚ In private hospitals, benefits and limits as above ✚ In public or state hospitals, benefits as prescribed by law	✚ In private hospitals, benefits and limits as above ✚ In public or state hospitals, benefits as prescribed by law	✚ In private hospitals, benefits and limits as above ✚ In public or state hospitals, benefits as prescribed by law	✚ In private hospitals, benefits and limits as above ✚ In public or state hospitals, benefits as prescribed by law	✚ In private hospitals, benefits and limits as above ✚ In public or state hospitals, benefits as prescribed by law
AUXILIARY SERVICES					
Endoscopy <i>(diagnostic)</i>	✚ No benefit	✚ R 3 750 per procedure for colonoscopy <i>(all inclusive)</i> ✚ R2 500 per procedure for gastroscopy <i>(all inclusive)</i>	✚ R 3 750 per procedure for colonoscopy <i>(all inclusive)</i> ✚ R2 500 per procedure for gastroscopy <i>(all inclusive)</i>	✚ R 3 750 per procedure for colonoscopy <i>(all inclusive)</i> ✚ R2 500 per procedure for gastroscopy <i>(all inclusive)</i>	✚ R 3 750 per procedure for colonoscopy <i>(all inclusive)</i> ✚ R2 500 per procedure for gastroscopy <i>(all inclusive)</i>
Emergency pre-hospital treatment, evacuation and transport, including inter-hospital transfers within RSA	✚ 100% of cost when using the preferred provider (ER24)	✚ 100% of cost when using the preferred provider (ER24)	✚ 100% of cost when using the preferred provider (ER24)	✚ 100% of cost when using the preferred provider (ER24)	✚ 100% of cost when using the preferred provider (ER24)
MAJOR MEDICAL ILLNESS COVER					
Procedures and medication administered in and out-of-hospital for:-	✚ Annual in-hospital limit of R50 000 per beneficiary up to 100% of Medical Aid Rate for cancer, stroke, motor-neuron disease and organ transplant ✚ Out-of-hospital benefits limited to Statutory Prescribed Minimum Benefits (PMBs)	✚ Annual limit of R550 000 per beneficiary up to 200% of Medical Aid Rate for cancer, stroke, motor-neuron disease and organ transplant <i>FURTHER SUB-LIMITS APPLY FOR:</i>	✚ Annual limit of R550 000 per beneficiary up to 200% of Medical Aid Rate for cancer, stroke, motor-neuron disease and organ transplant <i>FURTHER SUB-LIMITS APPLY FOR:</i>	✚ Annual limit of R550 000 per beneficiary up to 200% of Medical Aid Rate for cancer, stroke, motor-neuron disease and organ transplant <i>FURTHER SUB-LIMITS APPLY FOR:</i>	✚ Annual limit of R550 000 per beneficiary up to 200% of Medical Aid Rate for cancer, stroke, motor-neuron disease and organ transplant <i>FURTHER SUB-LIMITS APPLY FOR:</i>
Cancer		✚ Oncologist consultations, chemotherapy, radiotherapy <i>(including brachytherapy)</i> , MRI / CT / PET and bone scans, pathology tests and materials up to R210 000 per beneficiary p.a.	✚ Oncologist consultations, chemotherapy, radiotherapy <i>(including brachytherapy)</i> , MRI / CT / PET and bone scans, pathology tests and materials up to R210 000 per beneficiary p.a.	✚ Oncologist consultations, chemotherapy, radiotherapy <i>(including brachytherapy)</i> , MRI / CT / PET and bone scans, pathology tests and materials up to R210 000 per beneficiary p.a.	✚ Oncologist consultations, chemotherapy, radiotherapy <i>(including brachytherapy)</i> , MRI / CT / PET and bone scans, pathology tests and materials up to R210 000 per beneficiary p.a.
Stroke		✚ In-hospital rehabilitation up to R80 000 per member family p.a.	✚ In-hospital rehabilitation up to R80 000 per member family p.a.	✚ In-hospital rehabilitation up to R80 000 per member family p.a.	✚ In-hospital rehabilitation up to R80 000 per member family p.a.
Organ transplant		✚ Cost of immunosuppressant medication up to R84 000 per member family p.a.	✚ Cost of immunosuppressant medication up to R84 000 per member family p.a.	✚ Cost of immunosuppressant medication up to R84 000 per member family p.a.	✚ Cost of immunosuppressant medication up to R84 000 per member family p.a.
Hospice ✚ <i>Accommodation</i> ✚ <i>Home care visits</i> ✚ <i>Home visits by medical practitioner</i>		✚ 100% of cost ✚ R200 per day ✚ Cost up to 100% of Medical Aid Rate	✚ 100% of cost ✚ R200 per day ✚ Cost up to 100% of Medical Aid Rate	✚ 100% of cost ✚ R200 per day ✚ Cost up to 100% of Medical Aid Rate	✚ 100% of cost ✚ R200 per day ✚ Cost up to 100% of Medical Aid Rate

CHRONIC COVER (SUBJECT TO AUTHORISATION AND REGISTRATION)		PRIVATE CHOICE		PRIVATE		PRIVATE PLUS		PRIVATE COMPREHENSIVE	
Prescribed chronic disease list conditions		✦ Limited to the extent of the therapeutic algorithms ✦ 100% of the cost of formulary drugs		✦ Limited to the extent of the therapeutic algorithms ✦ 100% of the cost of formulary drugs		✦ Limited to the extent of the therapeutic algorithms ✦ 100% of the cost of formulary drugs		✦ Limited to the extent of the therapeutic algorithms ✦ 100% of the cost of formulary drugs	
OUT-OF-HOSPITAL									
Savings facility		✦ No Benefit		✦ No Benefit		✦ R3 960 per adult p.a.		✦ R2 520 per adult p.a.	
Medicines		✦ No Benefit		✦ No Benefit		✦ 100% of legislated cost subject to available savings balance		✦ 100% of legislated cost limited to R3 600 per adult p.a. ✦ Balance subject to available savings balance	
Consultation Benefit: ✦ General practitioners & medical specialists ✦ Speech therapy & audiology ✦ Chiropractic services ✦ Dietician's services ✦ Psychologist ✦ Social worker ✦ Physiotherapy / Biokinetics ✦ Optometrist ✦ Alternative treatments ✦ Homeopath & related services		✦ No Benefit		✦ No Benefit		✦ Cost up to 200% of Medical Aid Rate subject to available savings balance		✦ Four (4) consultations per adult p.a. with any healthcare provider registered with the Health Professions Council of SA, subject to a maximum amount of the lesser of cost or R350 per consultation ✦ Balance paid at 200% of Medical Aid Rate subject to available savings balance	
Spectacles and contact lenses		✦ No Benefit		✦ No Benefit		✦ 100% of cost subject to available savings balance		✦ 100% of cost subject to available savings balance	
External surgical appliances and / or repair		✦ No Benefit		✦ No Benefit		✦ 100% of cost subject to available savings balance		✦ 100% of cost subject to available savings balance	
Radiology (i.e. X-rays) and pathology services		✦ No Benefit		✦ No Benefit		✦ Cost up to 200% of Medical Aid Rate subject to available savings balance		✦ Cost up to 200% of Medical Aid Rate subject to available savings balance	
MRI and CT scans		✦ No Benefit		✦ 50% of the lower of cost or Medical Aid Rate, limited to R6 000 per beneficiary p.a.		✦ 50% of the lower of cost or Medical Aid Rate, limited to R6 000 per beneficiary p.a.		✦ 50% of the lower of cost or Medical Aid Rate, limited to R6 000 per beneficiary p.a.	
Basic dentistry		The lower of cost or Medical Aid Rate up to R25 000 per beneficiary p.a. for the following qualifying dental benefits when obtained from a registered Dental Practitioner: ✦ Three (3) dental consultations ✦ Six (6) fillings ✦ Tooth extractions ✦ Six (6) plain X-rays for conservative dentistry (excluding wide angle / panorex imaging and CT / MRI scans) ✦ Two (2) root canal treatments, excluding root canal treatment on wisdom teeth ✦ Crowns, dentures or bridges limited to the lower of cost or Medical Aid Rate, further limited to R3 000 ✦ Surgical removal of impacted wisdom teeth, where pathology and pain are directly associated with wisdom teeth		The lower of cost or Medical Aid Rate up to R25 000 per beneficiary p.a. for the following qualifying dental benefits when obtained from a registered Dental Practitioner: ✦ Three (3) dental consultations ✦ Six (6) fillings ✦ Tooth extractions ✦ Six (6) plain X-rays for conservative dentistry (excluding wide angle / panorex imaging and CT / MRI scans) ✦ Two (2) root canal treatments, excluding root canal treatment on wisdom teeth ✦ Crowns, dentures or bridges limited to the lower of cost or Medical Aid Rate, further limited to R3 000 ✦ Surgical removal of impacted wisdom teeth, where pathology and pain are directly associated with wisdom teeth		The lower of cost or Medical Aid Rate up to R25 000 per beneficiary p.a. for the following qualifying dental benefits when obtained from a registered Dental Practitioner: ✦ Three (3) dental consultations ✦ Six (6) fillings ✦ Tooth extractions ✦ Six (6) plain X-rays for conservative dentistry (excluding wide angle / panorex imaging and CT / MRI scans) ✦ Two (2) root canal treatments, excluding root canal treatment on wisdom teeth ✦ Crowns, dentures or bridges limited to the lower of cost or Medical Aid Rate, further limited to R3 000 ✦ Surgical removal of impacted wisdom teeth, where pathology and pain are directly associated with wisdom teeth		The lower of cost or Medical Aid Rate up to R25 000 per beneficiary p.a. for the following qualifying dental benefits when obtained from a registered Dental Practitioner: ✦ Three (3) dental consultations ✦ Six (6) fillings ✦ Tooth extractions ✦ Six (6) plain X-rays for conservative dentistry (excluding wide angle / panorex imaging and CT / MRI scans) ✦ Two (2) root canal treatments, excluding root canal treatment on wisdom teeth ✦ Crowns, dentures or bridges limited to the lower of cost or Medical Aid Rate, further limited to R3 000 ✦ Surgical removal of impacted wisdom teeth, where pathology and pain are directly associated with wisdom teeth	
Advanced dentistry (i.e. orthodontic work)		✦ No Benefit		✦ No Benefit		✦ 100% of cost subject to available savings balance		✦ 100% of cost subject to available savings balance	

Notes

Benefits reflected in this schedule are for the full benefit year and will be pro-rated for those members joining Genesis during the benefit year.

❖ **Medical Aid Rate (Genesis Rate):**

Means the fixed tariff determined by Genesis for the payment of relevant health services / benefits in accordance with the Rules of the Scheme, or the fee determined in terms of any agreement between the Scheme and a service provider(s) in respect of the payment of relevant health services.

❖ Benefits are subject to Genesis issuing a hospital admission reference number.

❖ Beneficiaries on all options share the benefits of adult members, unless expressly stated to the contrary.

❖ Prescribed Minimum Benefits (PMBs) cannot be limited beyond the limits prescribed by law. For further information contact Genesis.

❖ Genesis does not provide any kind of healthcare service or treatment. Treatment can only be provided by / in a registered healthcare practitioner(s) and / or institution(s). The function of the Scheme is therefore to provide the funding for such treatment and will accordingly reimburse members' claims in terms of its Rules.

❖ Genesis offers a choice of funding model for members to decide which suits them best. For all approved conditions (including Prescribed Minimum Benefits ("PMBs")) where treatment is obtained in a private hospital, the benefits and limits as set out in the Rules will apply. Your hospital account will usually be paid in full in terms of tariff agreements with the hospital.

The charges of attending doctors / specialists and other healthcare service providers will be reimbursed at 100% or 200% of Medical Aid Rate, depending which benefit option you are on. This funding option applies to all claims for treatment in private hospitals, even if the condition is listed as a PMB. Should your claim be listed as a PMB and you want it to be paid according to the law as provided for in section 29(1)(p) of the Medical Schemes Act ("paid in full"), then treatment must be obtained from the Scheme's Designated Service Provider ("DSP"), which is any public or state hospital in South Africa and the Uniform Patient Fee Schedule (UPFS) tariff will apply. If in any doubt, please contact Genesis.

❖ The Scheme Rules, including a list of excluded conditions, procedures and services for all benefit options are available on the website or on request from the Scheme.

CONTRIBUTIONS 2016

	PRIVATE CHOICE	PRIVATE	PRIVATE PLUS	PRIVATE COMPREHENSIVE
Adult	R950 per month	R1 420 per month	R1 800 per month	R2 150 per month
First child dependant	R320 per month	R350 per month	R350 per month	R350 per month
Each additional child dependant	R250 per month	R275 per month	R275 per month	R275 per month

ANNUAL OUT OF HOSPITAL BENEFIT FACILITY PER ADULT - included in contributions

	PRIVATE CHOICE	PRIVATE	PRIVATE PLUS	PRIVATE COMPREHENSIVE
Savings facility	R0	R0	R3 960	R2 520
Medication benefit	R0	R0	R0	R3 600
Consultation benefit	R0	R0	R0	R1 400 (4 x R350 each)
Dental benefit	R25 000	R25 000	R25 000	R25 000
Total	R25 000	R25 000	R28 960	R32 520

Whilst every effort has been made to ensure that the benefits set out herein comprise a detailed summary of the relevant Rules of Genesis, any dispute will be resolved by reference to the registered Rules of Genesis approved by the Registrar of Medical Schemes.